

03-12-01

Attorney Docket No. 2102388-900120

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j1052 U.S. PTO
03/09/01

JC996 U.S. PTO
09/09/01
09/09/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Daniel A. Tealdi et al.

Serial No.: Not Yet Assigned Group Art Unit: Not Yet Assigned

Filed: Herewith Examiner: Not Yet Assigned

Title: ONLINE MORTGAGE APPROVAL AND SETTLEMENT SYSTEM AND
METHOD THEREFOR

Express Mail Number: EK878571824US

Date of Deposit: March 9, 2001

I hereby certify that this paper is being deposited with the United States Postal Service
"EXPRESS MAIL Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and
is addressed to BOX PATENT APPLICATION, Commissioner for Patents, Washington, D.C. 20231.

Ta-Tanisha L. Moore

Signed: Ta-Tanisha L. Moore

* * *

UTILITY APPLICATION TRANSMITTAL LETTER

Commissioner for Patents
Washington, D.C. 20231

ATTN.: BOX PATENT APPLICATION

Sir:

Transmitted herewith for filing is the patent application of:

INVENTOR(s): Daniel A. Tealdi
Matthew S. DeArmeny
Dickson Leung

FOR: ONLINE MORTGAGE APPROVAL AND SETTLEMENT
SYSTEM AND METHOD THEREFOR

Enclosed are:

- [48] pages of specification, claims and abstract
- [18] sheets of informal drawings
- [X] Declaration of Inventors
- [X] Assignment of the application to Integrate Online, Inc.
- [X] Power of Attorney
- [X] Information Disclosure Statement (w/ 15 references)
- [] Preliminary Amendment
- [X] Other – Return Postcard

The filing fee is calculated as follows:

(1) For	(2) # filed	(3) # extra	(4) Large Entity Rate	(5) Small Entity Rate	(6) Calculations
Basic Filing Fee			\$710.00	\$355.00	\$355.00
Total Claims	35-20	15	X \$18.00	X \$9.00	\$135.00
Independent Claims	10-3	7	X \$80.00	X \$40.00	\$280.00
Multiple Dependent Claim(s) (if applicable)					
TOTAL FEE (small entity)					\$770.00

Basic Filing Fee Enclosed \$770.00
 Other Fee(s) Enclosed \$ 40.00

TOTAL FEES ENCLOSED: \$810.00

Two (2) checks totaling the amount of \$810.00 are enclosed. One in the amount of \$770 for the basic filing fee and additional claims; and the other in the amount of \$40.00 for recordation of the assignment document.

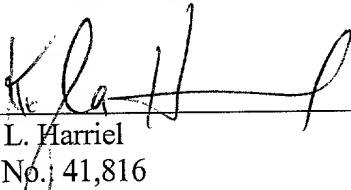
The Commissioner is hereby authorized to charge any additional fees and/or any other fees that may be required by this paper to Deposit Account No. 07-1896. A duplicate copy of this letter is enclosed.

All future correspondence should be addressed to:

GRAY CARY WARE & FREIDENRICH
Attn: Kyla Harriel
Patent Group
3340 Hillview Avenue
Palo Alto, CA 94304-1203
(650) 320-7484

Respectfully submitted,

GRAY CARY WARE & FREIDENRICH LLP



Kyla L. Harriel
Reg. No. 41,816

Date: 3/9/01

Patent Department
GRAY CARY WARE FREIDENRICH
3340 Hillview Avenue,
Palo Alto, CA 94304-1203
Telephone: (650) 320-7484

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FEE TRANSMITTAL

for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$810.00)

Complete if Known

Application Number	New
Filing Date	Herewith
First Named Inventor	Daniel A. Tealdi
Examiner Name	Unknown
Group Art Unit	Unknown
Attorney Docket No.	2102388-900120

METHOD OF PAYMENT

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number 07-1896
Deposit Account Name Gray Cary Ware & Freidenrich LLP

Charge Any additional Fee Required Under 37 CFR 1.16 and 1.17

Applicant claims small entity status See 37 CFR 1.27

2. Payment Enclosed:

2 Checks Credit card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity	Small Entity	Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
101	710	201	355	Utility filing fee	\$355.00		
106	320	206	160	Design filing fee			
107	490	207	245	Plant filing fee			
108	710	208	355	Reissue filing fee			
114	150	214	75	Provisional filing fee			

SUBTOTAL (1) (\$355.00)

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
35	-20** = 15	X \$9.00	= \$135.00
Independent Claims	10	-3** = 7	X \$40.00 = \$280.00
Multiple Dependent		X	= 0

Large Entity	Small Entity	Fee Code	Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	80	202	40	Independent claims in excess of 3
104	270	204	135	Multiple dependent claim, if not paid
109	80	209	40	** Reissue independent claims over original patent
				** Reissue claims in excess of 20 and over original patent
110	18	210	9	

SUBTOTAL (2) (\$770.00)

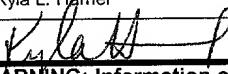
**or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Code	Fee (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	390	216	195	Extension for reply within second month	
117	890	217	445	Extension for reply within third month	
118	1,390	218	695	Extension for reply within fourth month	
128	1,890	228	945	Extension for reply within fifth month	
119	310	219	155	Notice of Appeal	
120	310	220	155	Filing a brief in support of an appeal	
121	270	221	135	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	11	0240	55	Petition to revive - unavoidable	
141	1,240	241	620	Petition to revive - unavoidable	
142	1,240	242	620	Utility issue fee (or reissue)	
143	440	243	220	Design issue fee	
144	600	244	300	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Petitions related to provisional applications	
126	240	126	240	Submission of Information Disclosure Stms	
581	40	581	40	Recording each patent assignment per property (times number of properties)	\$40.00
146	710	246	355	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	710	249	355	For each additional invention to be examined (37 CFR § 1.129(b))	
179	710	279	355	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	
Other fee (specify) _____					

* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$40.00)

SUBMITTED BY	Complete (if applicable)		
Name (Print/Type)	Kyla L. Harrel	Registration No. (Attorney/Agent)	41.816
Signature		Telephone	(415) 835-2574

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

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